



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO. 049788-0102

Applicants: Bruce BENT et al.

Title: SYSTEMS AND METHODS FOR PROVIDING LOAN
MANAGEMENT FROM CASH OR DEFERRED INCOME
ARRANGEMENTS

Appl. No.: 10/092,279

Filing Date: 03/06/2002

Examiner: Harish T. Dass

Art Unit: 3693

Confirmation Number: 7722

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

05/18/2007 HBERHE 00000083 10092279
01 FC:1886 180.00 OP

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

A credit card payment form in the amount of \$180.00 is enclosed in accordance with 37 CFR §1.17(p) to cover the fee associated with an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment form being unsigned, providing incorrect information resulting in a rejected credit card transaction, or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

May 17, 2007


Date

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 17, 2007 <i>(use as many sheets as necessary)</i>				Complete if Known	
Application Number		10/092,279			
Filing Date		03/06/2002			
First Named Inventor		Bruce BENT et al.			
Group Art Unit		3693			
Examiner Name		Harish T. Dass			
Attorney Docket Number		049788-0102			
Sheet	1	of	1		

OIPF
 MAY 17 2007
 U.S. PATENT & TRADEMARK OFFICE

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	B1	4,194,242		ROBBINS, ROBERT	03-18-1980	
	B2	4,718,009		CUERVO	01-05-1988	
	B3	4,739,478		ROBERTS et al.	04-19-1988	
	B4	4,742,457		LEON et al.	05-03-1988	
	B5	4,910,676		ALLDREDGE	03-20-1990	
	B6	5,025,138		CUERVO, VINCENT	06-18-1991	
	B7	5,323,315		HIGHBLOOM	06-21-1994	
	B8	5,933,817		HUCAL, STEPHEN	08-03-1999	
	B9	5,950,179		BUCHANAN et al.	09-07-1999	
	B10	6,148,293		KING	11-14-2000	
	B11	6,018,723		SIEGEL et al.	01-25-2000	
	B12	6,112,188		HARTNETT	08-29-2000	
	B13	2004/0138972	A1	MENDELSON, MICHAEL	06-15-2004	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	B14	Reserve Financial Web Site, Reserve Solutions Inc., Innovative Financial Products, Archive org Versions of equityloancard.com, 7 Sheets, (Internet Archive Wayback Machine).	
	B15	Reserve Financial Web Site, Reserve Solutions Inc., Innovative Financial Products, Archive org Versions of reservesolutions.com, 14 Sheets, (Internet Archive Wayback Machine).	
	B16	Copy of the TM file for RESERVE ADVANTAGE Applications from PTO, Serial Number: 78559556, Word Mark: RESERVEADVANTAGE PROGRAM, 20 Sheets.	
	B17	Copy of the TM file for RESERVE ADVANTAGE Applications from PTO, Serial Number: 78444717, Word Mark: RESERVEADVANTAGE PROGRAM, 11 Sheets.	

Examiner Signature	Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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